

IT IS HEREBY ADJUDGED  
and DECREED this is SO  
ORDERED.



**TIFFANY & BOSCO**  
P.A.

Dated: March 17, 2011

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*Sarah S. Curley*  
\_\_\_\_\_  
SARAH S. CURLEY  
U.S. Bankruptcy Judge

Mark S. Bosco  
State Bar No. 010167  
Leonard J. McDonald  
State Bar No. 014228  
Attorneys for Movant

10-20848

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF ARIZONA**

IN RE:  
James L. Smith and Christine Smith  
Debtors.

No. 2:10-bk-22682-SSC

Chapter 13

**O R D E R**

(Related to Docket #25)

Hearing Date: March 9, 2011

US Bank National Association as Trustee for  
Citigroup Mortgage Loan Trust, Inc. 2006-NC1,  
Asset-Backed Pass-Through Certificates Series  
2006-NC1 by its Attorney in fact Wells Fargo  
Bank, N.A., successor by merger to Wells Fargo  
Home Mortgage Inc  
Movant,  
vs.

James L. Smith and Christine Smith  
Debtors; Edward J. Maney, Trustee.

Respondents.

**IT IS HEREBY ORDERED** that all stays and injunctions, including the automatic stays imposed  
by U.S. Bankruptcy Code 362(a) are hereby terminated as to Movant with respect to that certain real  
property which is subject of a Deed of Trust dated April 4, 2006, and recorded in the office of the  
MARICOPA County Recorder wherein US Bank National Association as Trustee for Citigroup Mortgage

1 Loan Trust, Inc. 2006-NC1, Asset-Backed Pass-Through Certificates Series 2006-NC1 by its Attorney in  
2 fact Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage Inc is the current  
3 beneficiary and James L. Smith and Christine Smith have an interest in, further described as:

4 Lot Twenty-three (23). University Square. according to the plat of record in  
5 the office of the County Recorder of Maricopa County. Arizona. recorded in  
6 Book 490 of Maps. Page 33.

7 IT IS FURTHER ORDERED that this Order vacating the automatic stay imposed by U.S.  
8 Bankruptcy Court Code 362(a) shall be binding and effective in the event the Debtors converts this case  
9 to another chapter under the U.S. Bankruptcy Code.

10 IT IS FURTHER ORDERED that Movant may contact the Debtor(s) by telephone or written  
11 correspondence regarding a potential Forbearance Agreement, Loan Modification, Refinance Agreement,  
12 or other Loan Workout/Loss Mitigation Agreement, and may enter into such agreement with Debtors.  
13 However, Movant may not enforce, or threaten to enforce, any personal liability against Debtors if  
14 Debtors' personal liability is discharged in this bankruptcy case.